

DANGERS THAT FACE BANKS

DEMAND DEPOSIT INTEREST
BAD, SAYS CLARK WILLIAMS.State Superintendent Warns the Members
of Group VII. Against Competing
with Savings Banks—He is Thankful
That Few New Ones Have Started.

State Banking Superintendent Clark Williams, who seldom makes an after-dinner speech, was the guest of Group VII. of the State Bankers' Association last night at the Murray Hill Hotel. Between a soprano solo and a Brooklyn preacher with a bass voice Supt. Williams had a good deal to say to the members of Group VII. bankers from Brooklyn and Long Island about his views on banking and the policy of the department of which he is the head.

H. L. Crandell, the chairman of the group, was toastmaster. At his table and elsewhere in the room were Edgar McDonald, Phineas C. Lounsbury, president of the Merchants Exchange Bank and ex-governor of Connecticut; F. E. Leford, the Rev. Roy B. Hill, between a soprano solo and a Brooklyn preacher with a bass voice Supt. Williams had a good deal to say to the members of Group VII. bankers from Brooklyn and Long Island about his views on banking and the policy of the department of which he is the head.

Williams said that he accepted his job on twenty-four hours notice. "Since that time," he continued, "I have been surrounded by Ben Franklin's experience in a London water party. His experience with red peppers had been limited. He saw one on the table, liked its appearance and thrust it into his mouth. Very shortly he removed it and put it on the table."

"If you don't mind, ladies and gentlemen," said old Ben, "I'll put this darn thing back."

The point, Mr. Williams said, brought contributions of experience, as a result of which banking laws have been secured that are the result of careful thought and not of ill-considered expediency. The process, he said, is the outcome of hard work and some, not a dollar is in prospect of being lost.

"The return of confidence," said the superintendent, "is shown in the fact that the State Department has \$500,000,000 more in deposits now than they had at the time of the panic. The confidence of those who used corporation credit for private gain has been such as to deter others from imitating. There is evidence of a growing conservatism and of respect not only for the law but for the principles of sound banking. [Applause.] The character of assets is being scrutinized more closely."

There is evidence of a return to banking for quality rather than quantity, and to the view that a deposit is still a liability. [Applause.] There is less reason to quote the words of the up-State proverb: "Borrowers don't you like Job Smith, who went to the world's fair at Colons to win all the prizes. Job got them all, but the police made him put them back."

"There is to be, fortunately, no turmoil of legislation this year. We feel that we have had enough of that. [Applause.] Our only remedy is to have a measure we have nothing to present to the Legislature. We shall try to guard the constructive measures that we have framed. It may be that the Legislature will have to pass some laws on the measures we got through last year, some of the States copying them almost verbatim. But the savings banks of Delaware, Connecticut, Massachusetts, Virginia and California have followed our lead in getting good sound banking legislation. [Applause.]

"I want to speak about my hobby that the payment of excessive interest rates on deposits should be abolished. It is a measure which is an offense to economics and to sound banking. It has grown out of the improper competition of State banks, national banks and trust companies with the savings banks. The bank of discount has no business to pay interest of 4 per cent. because a savings bank does so. I may make myself unpopular here by saying that your interest departments will some day result in your great discomfort, but I believe it will come to pass."

A word about the bank promoter. He is a dangerous element. Last year in this State only one savings bank, five State banks, I believe, and not a single trust company, authorized a bank promoter to give the public a list of banking facilities, but we strenuously object to overbanking, especially in small communities. [Applause.] There is a movement on foot to have the State reduce the interest rates paid by State banks and trust companies. I hope that you gentlemen will lend your assistance to the movement."

Mr. Williams hoped that the time would come when all of the banking power in this city would be centered in one institution. He spoke of the past discrimination against trust companies, and said that he did not carry a large percent of reserve cash, but since they are now compelled to carry 15 per cent. in the Federal district they should be left, have association with the banks."

"I believe firmly in party organization," he went on. "Without it we wouldn't get the job done. I have seen too many parties that cracked members of the Senate and the Assembly who hadn't the sense to be held by their own party. I believe in the party system, and I believe that the Banking Department of this State should be divorced absolutely from all political influence and control."

Speaking of the appointment of bank examiners, Mr. Williams said that he said about civil service recommendations. "I have a list of names that I met to-day. Two men had died, one was a morphine fiend and two had been disqualified."

He didn't think that the Banking Department should be held by the party system which did nothing but criticize and find fault. Its function was to help the bankers and to serve the public interest."

Others that made speeches were the Rev. Nehemiah Boynton, F. E. Lyford and Edgar McDonald.

WISCONSIN CENTRAL BONDS.

Directors Approve \$600,000 Mortgage and Other Matters.

CHICAGO, March 11.—Directors of the Wisconsin Central today authorized a refunding mortgage of \$600,000, of which \$300,000 is to be reserved to refund existing bonds and equipment obligations.

In addition the directors ratified the lease of the railroad to the Minneapolis, St. Paul and Sault Ste. Marie Railway Company for a period of ninety-nine years. Approval was also given to the guaranty agreement as negotiated by the committee of preferred stockholders, which provides for an issue of leased line certificates.

Directors of the Minneapolis, St. Paul and Sault Ste. Marie Railway also met to-day and ratified the Wisconsin Central lease. An issue of leased line certificates will be made to holders of Wisconsin Central preferred stock who deposit their shares with the committee deposit agreement on or before March 20.

The Wisconsin Central directors issued a call for a special meeting of the stockholders to be held in Milwaukee April 15, to vote upon the proposed lease of the property to the Minneapolis, St. Paul and Sault Ste. Marie.

STUDEBAKER DELIVERY WAGONS

AND TRUCKS

not only by reputation but by demonstration have won first place.

Milk Wagons, Bottlers' Wagons, Florists' Wagons, Butchers' Wagons, besides an enormous variety of plain and fancy delivery wagons of all styles, are carried in stock for immediate delivery.

STUDEBAKER BROS. CO.

OF NEW YORK

Broadway, 7th Ave. at 48th St.

TEACHER FREED OF BLAME.

Parent's Complaint Against Miss Campbell of Yonkers Unjustified, Board Says.

YONKERS, March 11.—The Board of Education has found, after a thorough investigation, that there was no foundation for the accusation made recently by Henry Isertell in a letter written soon after his daughter Marjorie's death, that "the schools of Yonkers are becoming noted for a species of barbarism."

Mr. Isertell said in his letter that his daughter had been cruelly treated by her teacher when she, the child, was taken sick, the teacher, so Mr. Isertell said, keeping her at work and even imposing extra tasks on her when she complained of feeling ill. The teacher, Mrs. Viola Campbell, denied this at the time and urged the board to investigate. The result of the official inquiry was the passing of this resolution:

Resolved, That there is no evidence of wrongdoing by the teacher, Mrs. Viola Campbell; that the committee regrets the annoyance and anxiety she must herself have felt by the publicity given to the complaint, and that in Mr. Isertell's letter there was no charge that the teacher knew the child was sick, only a statement in the letter being the general one about barbarism in the schools, which had no foundation in fact, the letter being no doubt written under great mental strain suffered by the loss of the daughter.

WIND RIPS CORNICE OFF.

Ninety Feet of Tin Falls on Horses and Men Near Broadway.

While the wind was playing tag with the skyscrapers early yesterday morning ninety feet of cornice fell from the top of the building at the northeast corner of Broadway and Eighth street so hard that two horses were hurt so badly that they had to be shot, and two men were slightly injured.

Michael Pierce, a laborer of 95 St. Marks place, and David Goodpaup, an errand boy of 390 Bushwick avenue, Brooklyn, were walking along Eighth street when the big piece of tin came sailing down upon them. The cornice, which it made could not get out of the way. Fortunately for them the tin came down like a disabled flying machine. As it neared the ground it arched a bit, and the men were under the arch when they realized that they had been hit.

The ends of the cornice came down upon the tops of two delivery wagons, one belonging to the United Fruit company and the other to the Walter Box Company of West Broadway, and crushed them to the ground. The hoods of the wagons projected their tips into the air, and the cornice cut into the flanks of the horses.

Workmen had been repairing the cornice for several days, and had insisted that the cornice be removed. It was on the Eighth street side was not secure. The wind at the time was blowing fifty miles an hour.

NEW UNEMPLOYED COMMITTEE.

Reorganization to Be Effected at Meeting in This City.

The National Committee for the Relief of the Unemployed, which some time ago had its headquarters in this city, is to be reorganized at a meeting to be held in this city in about ten days, to which a number of clergymen and others will be invited. The meeting may be held in the branch of the Young Men's Christian Association, 318 West Fifty-seventh street.

Secretary Powelson of the employment department of this branch said yesterday that this does not mean that the branch is cooperating with the committee. The meeting is arranged by Mrs. Charles Ferguson, who came from St. Louis as a special delegate of the unemployed committee.

Mrs. Ferguson, whom I have known for some time, came here to see me, he said, "and we had a general talk to the unemployed. She was with a committee arranging for a meeting to discuss the subject, and I agreed to attend the meeting for a meeting when it is not otherwise in use. Our institution has nothing to do with the meeting and any cooperation would be more likely to be with the 'Charity Organization Society.'"

The Weather.

The storm that disturbed things here was moving eastward off the Maritime Provinces yesterday morning. Snow was still falling in parts of Pennsylvania, New York and New England and the first heavy rain was falling in the Ohio Valley and the Northwest. The entire country except New England and the extreme Southwest was dominated by a high pressure center over the Dakotas and eastern Nebraska, and the weather was fair and clear.

Freezing weather covered most of New England, New York and Pennsylvania, and thence the freezing line followed the Ohio Valley southwestward. It was below zero in Montana and northern Wyoming. At Yellowstone Park 10 degrees below zero was recorded.

For the general area in temperature occurred in Texas, Louisiana, Arkansas, Oklahoma and southern Kansas. High westerly winds prevailed on the coast north from New York.

At New York the day was fair and cooler, wind high to brisk northwest, average humidity, 35 per cent; barometer, corrected to sea level, at 3 A. M., 29.97; 3 P. M., 30.14; the temperature yesterday, as recorded by the official thermometer, is shown in the annexed table.

9 A. M., 39°; 10 A. M., 38°; 11 A. M., 37°; 12 M., 36°; 1 P. M., 35°; 2 P. M., 34°; 3 P. M., 33°; 4 P. M., 32°; 5 P. M., 31°; 6 P. M., 30°; 7 P. M., 29°; 8 P. M., 28°; 9 P. M., 27°; 10 P. M., 26°; 11 P. M., 25°; 12 M., 24°; 1 P. M., 23°; 2 P. M., 22°; 3 P. M., 21°; 4 P. M., 20°; 5 P. M., 19°; 6 P. M., 18°; 7 P. M., 17°; 8 P. M., 16°; 9 P. M., 15°; 10 P. M., 14°; 11 P. M., 13°; 12 M., 12°; 1 P. M., 11°; 2 P. M., 10°; 3 P. M., 9°; 4 P. M., 8°; 5 P. M., 7°; 6 P. M., 6°; 7 P. M., 5°; 8 P. M., 4°; 9 P. M., 3°; 10 P. M., 2°; 11 P. M., 1°; 12 M., 0°; 1 P. M., -1°; 2 P. M., -2°; 3 P. M., -3°; 4 P. M., -4°; 5 P. M., -5°; 6 P. M., -6°; 7 P. M., -7°; 8 P. M., -8°; 9 P. M., -9°; 10 P. M., -10°; 11 P. M., -11°; 12 M., -12°; 1 P. M., -13°; 2 P. M., -14°; 3 P. M., -15°; 4 P. M., -16°; 5 P. M., -17°; 6 P. M., -18°; 7 P. M., -19°; 8 P. M., -20°; 9 P. M., -21°; 10 P. M., -22°; 11 P. M., -23°; 12 M., -24°; 1 P. M., -25°; 2 P. M., -26°; 3 P. M., -27°; 4 P. M., -28°; 5 P. M., -29°; 6 P. M., -30°; 7 P. 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M., -407°; 12 M., -408°; 1 P. M., -409°; 2 P. M., -410°; 3 P. M., -411°; 4 P. M., -412°; 5 P. M., -413°; 6 P. M., -414°; 7 P. M., -415°; 8 P. M., -416°; 9 P. M., -417°; 10 P. M., -418°; 11 P. M., -419°; 12 M., -420°; 1 P. M., -421°; 2 P. M., -422°; 3 P. M., -423°; 4 P. M., -424°; 5 P. M., -425°; 6 P. M., -426°; 7 P. M., -427°; 8 P. M., -428°; 9 P. M., -429°; 10 P. M., -430°; 11 P. M., -431°; 12 M., -432°; 1 P. M., -433°; 2 P. M., -434°; 3 P. M., -435°; 4 P. M., -436°; 5 P. M., -437°; 6 P. M., -438°; 7 P. M., -439°; 8 P. M., -440°; 9 P. M., -441°; 10 P. M., -442°; 11 P. M., -443°; 12 M., -444°; 1 P. M., -445°; 2 P. M., -446°; 3 P. M., -447°; 4 P. M., -448°; 5 P. M., -449°; 6 P. M., -450°; 7 P. M., -451°; 8 P. M., -452°; 9 P. M., -453°; 10 P. M., -454°; 11 P. M., -455°; 12 M., -456°; 1 P. M., -457°; 2 P. M., -458°; 3 P. M., -459°; 4 P. M., -460°; 5 P. M., -461°; 6 P. M., -462°; 7 P. M., -463°; 8 P. M., -464°; 9 P. M., -465°; 10 P. M., -466°; 11 P. M., -467°; 12 M., -468°; 1 P. M., -469°; 2 P. M., -470°; 3 P. M., -471°; 4 P. M., -472°; 5 P. M., -473°; 6 P. M., -474°; 7 P. M., -475°; 8 P. M., -476°; 9 P. M., -477°; 10 P. M., -478°; 11 P. M., -479°; 12 M., -480°; 1 P. M., -481°; 2 P. M., -482°; 3 P. M., -483°; 4 P. M., -484°; 5 P. M., -485°; 6 P. M., -486°; 7 P. M., -487°; 8 P. M., -488°; 9 P. M., -489°; 10 P. M., -490°; 11 P. M., -491°; 12 M., -492°; 1 P. M., -493°; 2 P. M., -494°; 3 P. M., -495°; 4 P. M., -496°; 5 P. M., -497°; 6 P. M., -498°; 7 P. M., -499°; 8 P. M., -500°; 9 P. M., -501°; 10 P. M., -502°; 11 P. M., -503°; 12 M., -504°; 1 P. M., -505°; 2 P. M., -506°; 3 P. M., -507°; 4 P. M., -508°; 5 P. M., -509°; 6 P. M., -510°; 7 P. M., -511°; 8 P. M., -512°; 9 P. M., -513°; 10 P. M., -514°; 11 P. M., -515°; 12 M., -516°; 1 P. M., -517°; 2 P. M., -518°; 3 P. M., -519°; 4 P. M., -520°; 5 P. M., -521°; 6 P. M., -522°; 7 P. M., -523°; 8 P. M., -524°; 9 P. M., -525°; 10 P. M., -526°; 11 P. M., -527°; 12 M., -528°; 1 P. M., -529°; 2 P. M., -530°; 3 P. M., -531°; 4 P. M., -532°; 5 P. M., -533°; 6 P. M., -534°; 7 P. M., -535°; 8 P. M., -536°; 9 P. M., -537°; 10 P. M., -538°; 11 P. M., -539°; 12 M., -540°; 1 P. M., -541°; 2 P. M., -542°; 3 P. M., -543°; 4 P. M., -544°; 5 P. M., -545°; 6 P. M., -546°; 7 P. M., -547°; 8 P. M., -548°; 9 P. M., -549°; 10 P. M., -550°; 11 P. M., -551°; 12 M., -552°; 1 P. M., -553°; 2 P. M., -554°; 3 P. M., -555°; 4 P. M., -556°; 5 P. M., -557°; 6 P. M., -558°; 7 P. M., -559°; 8 P. M., -560°; 9 P. M., -561°; 10 P. M., -562°; 11 P. M., -563°; 12 M., -564°; 1 P. M., -565°; 2 P. M., -566°; 3 P. M., -567°; 4 P. M., -568°; 5 P. M., -569°; 6 P. M., -570°; 7 P. M., -571°; 8 P. M., -572°; 9 P. M., -573°; 10 P. M., -574°; 11 P. M., -575°; 12 M., -576°; 1 P. M., -577°; 2 P. M., -578°; 3 P. M., -579°; 4 P. M., -580°; 5 P. M., -581°; 6 P. M., -582°; 7 P. M., -583°; 8 P. M., -584°; 9 P. M., -585°; 10 P. M., -586°; 11 P. M., -587°; 12 M., -588°; 1 P. M., -589°; 2 P. M., -590°; 3 P. M., -591°; 4 P. M., -592°; 5 P. M., -593°; 6 P. M., -594°; 7 P. M., -595°; 8 P. M., -596°; 9 P. M., -597°; 10 P. M., -598°; 11 P. M., -599°; 12 M., -600°; 1 P. M., -601°; 2 P. M., -602°; 3 P. M., -603°; 4 P. M., -604°; 5 P. M., -605°; 6 P. M., -606°; 7 P. M., -607°; 8 P. M., -608°; 9 P. M., -609°; 10 P. M., -610°; 11 P. M., -611°; 12 M., -612°; 1 P. M., -613°; 2 P. M., -614°; 3 P. M., -615°; 4 P. M., -616°; 5 P. M., -617°; 6 P. M., -618°; 7 P. M., -619°; 8 P. M., -620°; 9 P. M., -621°; 10 P. M., -622°; 11 P. M., -623°; 12 M., -624°; 1 P. M., -625°; 2 P. M., -626°; 3 P. M., -627°; 4 P. M., -628°; 5 P. M., -629°